

Lenawee County Continuum of Care at Human Services Building, Spartan Room March 12, 2019

MINUTES

1. Introductions / Roll Call

In attendance: Jill Hicks, Clint Brugger, Tim Ruple, Nancy Bishop, Laura Pipis, Elizabeth Salerno, Brian Elliot, Lynne Punnett, Chris Howard, Jackie Bradley, Audricka Jacob, Barb Salenbien, Laura Reaume, Burt Fenby, Ted Crockett, Mick Albig, Amy Luce, Lisa Hewitt-Cruz, Alex Vargo, Samantha Tubbs, Junior Ramos, Takisha Jones

- 2. APPROVE: Agenda & Previous Minutes
 - a. Motion to approve the Agenda as presented made by Clint. Supported by Samantha. Motion carried.
 - b. Motion to approve the minutes as presented made by Laura. Supported by Barb. Motion carried.
- 3. REMINDER: Telegram Articles

March	Project Connect/ PIT Count	Housing Help
April	Goodwill Honors Night	Goodwill
May	DisAbility Connections	Brian Elliot
June	ADDITION: Self-Sufficiency Standard	Homeless Youth Committee (Chris/ Barb)
July	CAA-SSVF	
August	U1st	Judy Mort-Duncan

- 4. REVIEW: Lenawee County Homeless Numbers
 - a. The general voucher waitlist is now open for Lenawee. 13 vouchers were available when the list opened. The application is online at https://mshda.myhousing.com. Homeless individuals can still apply for the homeless preference waitlist at Housing Help of Lenawee.
 - b. In February:
 - i. 6 people began the month on the homeless preference waitlist
 - ii. 18 people were added to the homeless preference waitlist
 - iii. 20 people were pulled from the homeless preference waitlist
 - iv. 2 new homeless veterans were identified, one is now housed, the other is at a shelter

5. Grants

- a. 2018 HUD Continuum of Care Competition Program Funding (proposals were discussed at 8/14/18 Lenawee CoC meeting)
 - i. The renewal projects were approved. This included the Housing First Legacy Housing Project and the Housing First Rapid Re-Housing Project.
 - ii. The new projects were not approved. This included the Lenawee DV Rapid Re-Housing Project and the HMIS New Project. However, these projects scored well.

- iii. Nationwide, the average Continuum of Care score was 160, our CoC received a score of 155.
- iv. HUD will be sending out an additional breakdown regarding the DV Bonus proposals to give organizations a better idea of where they stood.

b. HMIS Grant

- i. Elizabeth submitted HMIS request at the end of January. This request was not selected to progress to the second round of review. However, she received notice that our score was high enough that we may be eligible for leftover funds.
- c. 2019 HUD Continuum of Care Competition Program Funding
 - i. HUD plans to release the NOFA in May with planned submission in August.

d. MSHDA

- i. MSHDA usually releases a NOFA in April
- e. Grant submissions on behalf of the CoC can be found on Housing Help's website at http://www.h2lenawee.org/CoC_Data.html

6. MCAH Annual Meeting

- a. Michigan Coalition Against Homelessness's 3rd Annual Homeless Advocacy Day is Tuesday 4/16/19. This year's focus will be on affordable housing.
- b. Each year, we send three representatives. Volunteers for 2019: Elizabeth, Tim, Clint (tentatively, will confirm).

7. Annual Meeting

- a. Executive Committee Nominations
 - i. Executive Committee Elections will take place at the Annual Meeting in April.
 - ii. Nominations for Executive Committee members:
 - 1. Chair: Elizabeth (current Vice-Chair)
 - 2. Vice-Chair: Clint (current Member-at-Large)
 - 3. Treasurer: Laura (current Treasurer)
 - 4. Secretary: Jackie (current Secretary)
 - 5. Members-at-Large: Tim (current Member-at-Large), Jill (current Member-at-Large), Nancy (current Chair), Lynne, Chris

b. By-Laws Update

- i. A vote regarding updated By-Laws will take place at the Annual Meeting in April.
- ii. Suggested revisions:
 - 1. Officers and Executive Committee Section i: change requirement to have three members at large on the Executive Committee to requirement to have at least three and no more than five.
 - 2. Standing Committees and Their Duties: update to reflect the current sub-committees and their purpose statements.
 - 3. Procedures: add a provision for electronic voting. For electronic votes to count, they must be unanimous with a 100% response from voting members. Any email initiating an electronic vote will identify eligible voting members per the By-
 - 4. Procedures: add a reference to the funding review process which will be included as an attachment to the By-Laws.
- c. Memorandum of Understanding Update
 - i. A vote regarding an updated Memorandum of Understanding will take place at the Annual Meeting in April.
 - ii. Suggested revisions:
 - 1. Update the contact information to allow for the identification of representatives.

8. Sub-Committee Reports

- a. Homeless Youth
 - i. This committee is currently working on post-secondary access for homeless youth.
 - ii. Chris attended a presentation by Dr. Phil Knight from the Food Bank Council of Michigan regarding the Self-Sufficiency Standard a collaborative project between the Food Bank and the University of Michigan. The Self-Sufficiency Standard calculates how much income families of various compositions need to make ends meet without public or private assistance, varied by county. The Full PDF is available online: http://selfsufficiencystandard.org/sites/default/files/selfsuff/docs/MI2017_SSS.pdf
 - iii. There are currently two youth in Roadmap to Graduation.

b. Public Awareness

- i. Project Connect Statistics (page 5)
- ii. PiT Location Counts (page 6)
 - 1. Note that the unduplicated PiT Count with demographics is still being compiled.
- iii. Lenawee County Project Connect Data Comparison 2012-2019 (page 7-8)
- iv. Project Connect Guest Exit Evaluation Responses (page 9-11)
- v. CoC has received WLEN's Hometown Hope grant for November.

c. Affordable Housing/Short-Term Emergency Shelter

- i. Shannon was the Chair of this group, however due to the change in her role at LSSCM, she will not be continuing.
- ii. Landlord Breakfast
 - 1. The agencies who regularly attended are coordinating a meeting to touch base and review the purpose of the group.
 - 2. The 2019 goal for this group was to increase landlord participating. In February, 21 people attended including several new landlords
 - 3. This group meets on the last Friday of each month at 8:15 am at the Family Kitchen.

9. Additions / Comments / Questions

- a. United Way of Monroe/Lenawee Counties
 - i. The updated ALICE (Asset-Limited, Income-Constrained, Employed) Report will be released this month.
 - ii. The United Way will be hosting speakers on human trafficking, domestic violence, and gender inequality for Ladies Night on 3/21. (page 12)
 - iii. There will be a Health Check on 4/11 at the First United Methodist Church in Adrian. (page 13)
- b. Utilities Taskforce / Walk for Warmth
 - i. The Walk for Warmth raised over \$23000 (including the 1:1 match) for utilities assistance. This is a big increase from last year.
- c. Share the Warmth
 - i. Annual Dinner and Auction will be held on 5/11. Volunteer meetings will be on 3/18 at 6:30 pm at the Adrian Public Library and 3/30 at 10:30 am at Share the Warmth.
- d. TTI. Inc
 - i. Junior is conducting street outreach on Thursday nights from 9:00 11:00 pm. Interested volunteers or people with suggestions of locations to conduct outreach can contact him.
- e. Michigan Works! Southeast
 - i. The Service Center has Employer of the Day every Thursday. This week, the employers are Metcan USA (page 14) and McGowan Electric (page 15).
- f. disAbility Connections

- i. Chuckles for Charity fundraiser is 3/29 at the City View Ballroom in Jackson. (page 16)
- g. Catherine Cobb Safe House
 - i. Everyday Heroes is 3/26 at the Adrian Armory. (page 17-18)
- h. USDA Rural Development
 - i. Lisa Hewitt-Cruz if the Area Director of the Mason and Flint Offices of Rural Development; she has oversight of 14 counties in Southeast Michigan



- ii. Rural Development's Home Repair Program (page 19)
- iii. Home Ownership Program (page 20)
- iv. The USDA recently signed an MoU with the Department of Health and Human Services to sell rural development property to nonprofits at reduced rate. As those become available locally, Lisa will let us know.
- v. USDA is looking for packagers for their home ownership program. If anyone is interested or has questions, please contact Lisa.
- 10. NEXT MEETING: April 9th, 2019. This will be a FULL meeting in the SPARTAN ROOM.

Project Connect February 20, 2019

Project Connect Statistics

Housing Situation	# of Households	# of People
Homeless	18	25
Doubled Up	12	24
No Housing Crisis- Info only	103	215
Total	133	264

*Of the 264 people, 196 were adults and 68 were children * Female: 152 Male: 112

*78 people reported receiving SSI/SSDI
*21 people reported being past domestic violence survivors
*8 people reported being a current domestic violence survivor
*10 people were veterans
* 137 people reported that they are unemployed
* 61 people reported that they are currently employed

PIT Location Counts (Contains Duplicates)

P11 Location Counts (Contains Duplicates)	" " " " " " " " " " " " " " " " " " " "	
Location	# of Surveys	# of People
Share the Warmth	38	39
Housing Help of Lenawee (formerly LEAHC)	46	98
Do'Chas II	14	14
Roadmap to Graduation	2	2
Homeless Education Program	27	81
Addison	0	0
Adrian	8	10
Blissfield	16	67
Britton-Deerfield	0	0
Clinton	0	0
Madison	0	0
Morenci	0	0
Sand Creek	1	2
Tecumseh	2	2
Neighbors of Hope - Lenawee County	5	5
Mission		
Catherine Cobb Safe House	18	36
Department of Health & Human Services	1	2
Goodwill	4	10
Salvation Army	33	43
SSVF	5	10
FCCS-TSH	8	29
Project Connect	133	264
Total	334	633

These locations all reported they had nobody in housing crisis on the day of the PIT: Associated Charities, Community Action Agency, MI Works, Veteran Affairs

Lenawee County Project Connect Data Comparisons 2012 – 2019



Other Project Connect events not listed: January 25, 2007 in the River Raisin Room from 9 am – 4 pm, January 28, 2009 in the River Raisin Room from 9 am – 4 pm, January 26, 2011 in the Blue Flame Room 9 am – 4 pm.

In 2016 the Lenawee County Continuum of Care was the January Hometown Hope Award Recipient and received free month long advertising on WLEN as well as a Live Remote.

	2012	2013	2014	2015	2016	2017	2018	2019
Date	January 25 th	January 31st	January 29 th	January 28 th	January 27 th	January 25 th	January 31st	February 20 th
Location	River Raisin Room	Fair Grounds	Fair Grounds	Fair Grounds	Fair Grounds	Fair Grounds	Fair Grounds	Fair Grounds
Time	10 am – 3 pm	10 am − 2 pm	10 am – 2 pm	10 am – 2 pm	10 am – 2 pm	10 am – 2 pm	10 am – 2 pm	10 am – 2 pm
# of attendees	130	343	362	432	524	354	238	264
Households	69	152	164	213	Not collected	172	118	133
How did you hear	5 Newspaper	25 Newspaper	11 Newspaper	5 Newspaper	15 Newspaper	18 Newspaper	16 Newspaper	11 Newspaper
about event?	8 Human Service	9 Human Service	9 Human	14 Human Service	13 Human Service	18 Human Service	11 Human Service	10 Human Service
	Worker	Worker	Service	worker	worker	worker	worker	worker
	4 Flier	12 Flier	Worker	15 Flier	58 Flyer	43 Flyer	19 Flyer	26 Flyer
	21 Other	35 Other	22 Flier	15 Other	60 Other	16 Other	22 Other	11 Other
	12 Radio	9 Radio	39 Other	7 Radio	32 Radio	18 Radio	31 Radio	18 Radio
			10 Radio	1 Bank	1 Bank	0 Bank	0 Bank	0 Bank
				8 Social Media	21 Social Media	12 Social Media	15 Social Media	26 Social Media
				28 Family/friends		19 Family/Friends	13 Family/Friends	12 Friends
						2 No Response	2 No Response	
How many events	Not collected	Not collected	Not collected	0 - 29	1 - 80	1 - 46	1 - 37	1 - 36
have you				1 - 40	2 - 48	2 - 22	2 - 27	2 - 13
attended?				2 - 16	3 – 11	3 - 21	3 – 13	3 - 18
				3 – 9	4 - 6	4 - 5	4 - 7	4 - 8
				4 - 1	5 - 3	5-1	7 – 1	5 or 6 – 4
				5 - 1	6 - 1	7 - 1	12 - 1	39 – 1
				10 - 1	7 - 1	12 - 1	23 - 1	42 - 1
					All – 5	15 - 2	41 - 1	45 - 1
						20 - 1	All – 5	All - 8
						All – 10	Most - 1	No response – 6
						Some – 1	Several – 1	
						Most - 1	80% - 1	
						No response – 22	No response – 8	
Overall quality of	Not collected	Not collected	Not collected	45 Excellent	Not collected	80 Excellent	74 Excellent	66 Excellent
resources				40 Good		49 Good	27 Good	22 Good
				6 Average		3 Average	2 Average	5 Average
				1 Fair		2 Fair	1 Fair	1 Fair
				0 Poor		0 Poor	0 Poor	0 Poor
								2 No Response

Lenawee County Project Connect Data Comparisons 2012 – 2019



Overall rating of	Not collected	Not collected	Not collected	35 Excellent	95 Excellent	79 Excellent	69 Excellent	75 Excellent
the event				23 Good	60 Good	45 Good	30 Good	16 Good
				4 Average	8 Average	5 Average	1 Average	5 Average
				1 Fair	2 Fair	1 Fair	2 Fair	0 Fair
				0 Poor	0 Poor	0 Poor	0 Poor	0 Poor
					3 No Response	4 No Response	2 No Response	
# attended Workshops	Not Applicable	33 Unduplicated Guests	34 Unduplicated Guests	26 Unduplicated Guests				
Overall quality of	Not Applicable	24 Excellent	26 Excellent	20 Excellent				
workshops						13 Good	11 Good	8 Good
						5 Average	1 Average	2 Average
						0 Fair	0 Fair	3 Fair
						0 Poor	0 Poor	0 Poor
						9 No Response	5 No Response	
Level of control	Not collected	Not collected	Not collected	30 More	66 More	45 More	34 More	42 More
over finances				3 Less	4 Less	4 Less	3 Less	2 Less
				55 Same	94 Same	76 Same	49 Same	41 Same
					4 No Response	9 No Response	18 No Response	11 No Response
Level of hope	Not collected	Not collected	Not collected	51 More	92 More	68 More	55 More	52 More
about financial				2 Less	7 Less	2 Less	2 Less	0 Less
future				36 Same	66 Same	54 Same	30 Same	39 Same
					4 No Response	10 No Response	17 No Response	5 No Response
Do you have	Not collected	Not collected	67 Yes					
reliable consistent								27 No
transportation?								2 No Response
Unmet	Not collected	Not collected	1 Handicap Accessible					
transportation								9 Access to Basic
needs								Needs
								0 Education/Training
								6 Access to community
								resources/agencies
								6 Non-emergency
								medical appts.
								5 Employment
								0 Other



Lenawee County Continuum of Care **2019 Project Connect**

February 20, 2019

Guest Exit Evaluation Responses 96 Guests completed the Exit Survey

1.	How did you hear about Project Connect? 26 Flyer 18 Radio 11 Newspaper
	<u>0</u> Bank/Credit Union <u>10</u> Human Service Worker <u>26</u> Facebook <u>23</u> Other: <u>9 Other response not</u>
	listed, 12 Friends, 4 "last year", 1 "Walk-in", 1 Jail

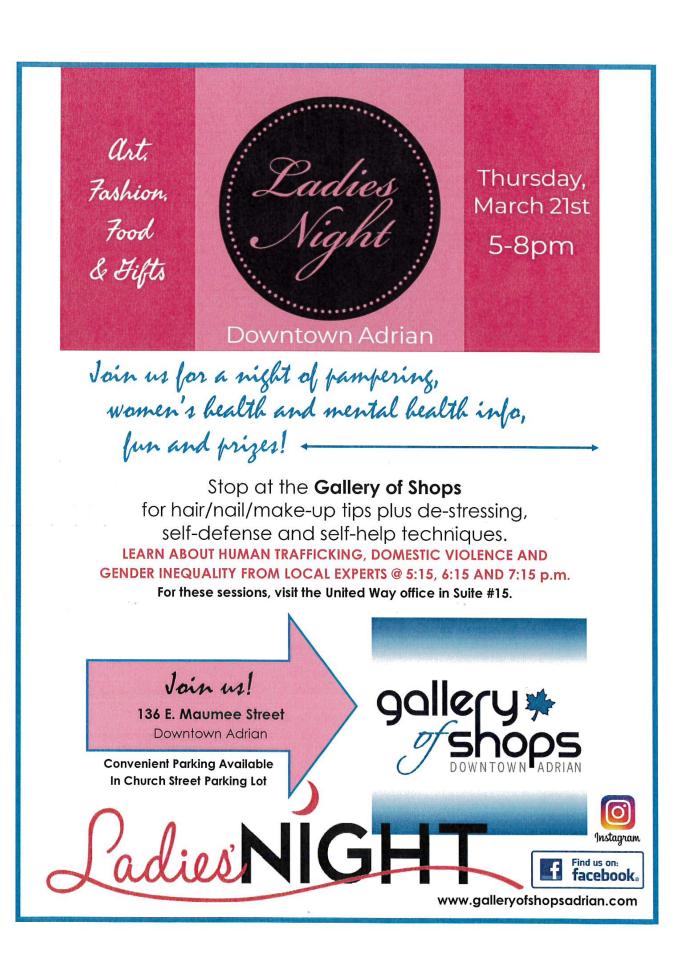
- 2. How many Project Connect events have you attended? 1 event: 36, 2 events: 13, 3 events: 18, 4 events: 8, 5 or 6 events: 4, 39 events: 1, 42 events: 1, 45 events: 1, All events: 8, 6 people did not respond.
- 3. What services or resources did you receive? Check all that apply 27 DHHS Application/Screening 40 Housing Info 23 Emergency Shelter Info 63 Hot Meal 41 Clothing/Shoes 50 Personal Hygiene 23 Employment Assistance 15 Transportation Assistance 7 Bicycle 3 Gas Card 34 Dental Supplies 12 Veteran Services 28 Hair Cut/Voucher 29 Mental Health/Substance Abuse Info 42 Health Services 21 Legal Services 23 Education Info 38 Blankets **20** Financial/Bank Info **12** Free Tax Preparation Info/Appointment **14** Utility Info 3 Other: 1 Other response not listed, 1 Food Stamps, 1 Elderly Resources
- 4. Do you have reliable and consistent transportation: **67** Yes 27 No 2 No Response If no, what transportation needs are going unmet: Please select all that apply 1 Handicap Accessible 9 Access to Basic Needs 0 Education/training <u>6</u> Access to Community organizations/resources <u>6</u> Non-emergency medical appointments <u>5</u> Employment Other (please explain):
- 5. Please rate the overall quality of the resources/vendors at the event: **66** Excellent **22** Good **5** Average 1 Fair 0 Poor 2 No Response
- 6. Did you attend any financial workshops? **26** Yes **65** No 5 No Response (14 People attended more than 1 workshop) If yes, please rate the overall quality of the workshops you attended: 20 Excellent 8 Good 2 Average 3 Fair O Poor *Some people marked "No" or had No Response but still rated the workshops*
- 7. After attending Project Connect, what level of control do you have on your finances? **42** More Control 2 Less Control
- 41 About the same as before 8. After attending Project Connect, how hopeful are you about your financial future? 52 More Hopeful **0** Less Hopeful **39** About the same as before 5 No Response
- 9. What overall rating would you give to this year's Project Connect event?

75 Excellent **16** Good 5 Average O Fair <u>O</u>Poor

- 10. What is the most useful thing that you learned at the Project Connect event?
 - 48 people had no comment
 - 11 people stated "There is help out there"
 - 6 people stated "nice people"
 - 4 people stated all agencies together
 - 4 people stated "Info on stuff I didn't know"
 - 3 people stated financial help
 - 3 people stated everything
 - 2 people stated substance abuse agencies
 - 2 people stated housing resources
 - 1 person stated dental care available
 - 1 person stated vet Benefits
 - 1 person stated free stuff
 - 1 person stated health
 - 1 person stated better credit
 - 1 person stated "take care of family"
 - 1 person stated employment
 - 1 person stated file own taxes class
 - 1 person stated qualify for housing assistance
 - 1 person stated mental health
 - 1 person stated variety of help
 - 1 person stated "Be Friendly"
- 11. How can Project Connect be improved?
 - 70 people had no comment
 - 9 people stated numbers to wait at check-in
 - 4 people stated bigger place
 - 2 people stated a pet care class
 - 1 person stated organization
 - 1 person stated get bigger
 - 1 person stated fill out paperwork 1 hour prior
 - 1 person stated ask more questions
 - 1 person stated more vendors and free stuff
 - 1 person stated quieter place for workshops
 - 1 person stated vehicle help
 - 1 person stated diapers
 - 1 person stated employment services
 - 1 person stated transportation

Passport Info Collected February 20, 2019 100 Passports Collected

88	Veggie Mobile	83	Housing Help of Lenawee
81	Lenawee Health Department	91	Habitat for Humanity
94	Goodwill Industries	94	Salvation Army
88	Food Bank Council of Michigan	92	KMG Prestige – Rentals
95	Gleaners	91	Lenawee/Monroe United Way
NS	Ann Arbor VA	85	Michigan Family Assistance Center
81	South Central MI Works	88	Michigan Agency for Energy
87	Migrant Resources	89	Child Care Network/Great Start
62	TIA-MI Veteran's Employment	90	MSU Extension
79	Lenawee Veteran Affairs	96	Lenawee Community Mental Health
80	CAA SSVF	90	Pathways
89	Community Action Agency	93	Alcoholics Anonymous
82	Social Security Administration	90	McCullough Vargas Counseling
80	Region II Area Agency on Aging	82	Unified HIV Health & Beyond
NS	Department on Aging	76	Smiles on Wheels
83	ComFor Care	83	ProMedica
83	Hospice of Lenawee	26	HAIR CUTS
84	Thome Place	60	GIVE – AWAYS
90	Associated Charities	81	Legal Services
78	American Red Cross		
79	Do'Chas II Counseling	-	
83	Adrian Public Schools Head Start		
86	LISD Tech Center		
86	Lenawee County District Library		
80	The Oasis of Adrian		
66	Dept. of Health & Human Services		
NS	Care Pregnancy Center		
79	Catherine Cobb Safe House		
83	Share the Warmth		



Services Available

Il testing is subject to availability

 Adult Immunizations 	Labs/Screenings:
 Blood Pressure Check 	 Vitamin D Screen \$15
 Height/Weight 	 Colorectal Cancer Kit \$5
 Nutrition Counseling 	 Hemoglobin A1C \$15
 Medication Counseling 	22 Point Blood Panel* \$20

*For accurate results, do not eat or drink for 12 hours before your test. Medications MAY be taken with WATER.

NEED MORE INFORMATION?

Contact: HEALTH CHECK at: (517) 264-6821



FREE RIDES AVAILABLE!

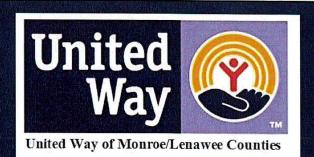
Contact: NANCY BISHOP at: (517) 264-6360

SPONSORED BY: United Way of Monroe/Lenawee Counties, Family Medical Center of Michigan, Michigan Department of Health and Human Services, Lenawee County Health Department, Community Action Agency of Jackson, Lenawee, & Hillsdale, First Presbyterian Church of Tecumseh, First Presbyterian Church of Adrian.

Thursday, April 11, 2019 8AM-NOON

First United Methodist Church

1245 W Maple Ave Adrian, MI 49221





AVAILABLE POSITIONS:

Process Operator

Full-Time/Day Shift Opportunity to join the Metcan USA Team! Starting wage is \$14.00 per hour- with increase after 90 day probation! Great pay to be a part of a great company.

MITALENT JOB CODE NUMBERS:

9632824

OPEN INTERVIEWS Thursday, 14 March 2019 10:00AM-2:00PM

Michigan Works! Southeast Lenawee Service Center Human Services Building 1040 S. Winter St., Adrian, MI 49221 (517) 266-5627

Michigan Works! Southeast is an Equal Opportunity Employer/Program | Auxiliary aids and other accommodations are available upon request to individuals with disabilities | Supported by the State of Michigan | Proud Partner of the American Job Center Network | Michigan Relay dial 7-1-1 | Toll-free telephone number 1-800-285-WORK (9675)





AVAILABLE POSITIONS:

 Driver & Warehouse Coordinator Full-Time Opportunity for a responsible person with a Chauffer's License to make deliveries for McGowan Electric in Adrian. Great 1st Shift Hours!

MITALENT JOB CODE NUMBERS:

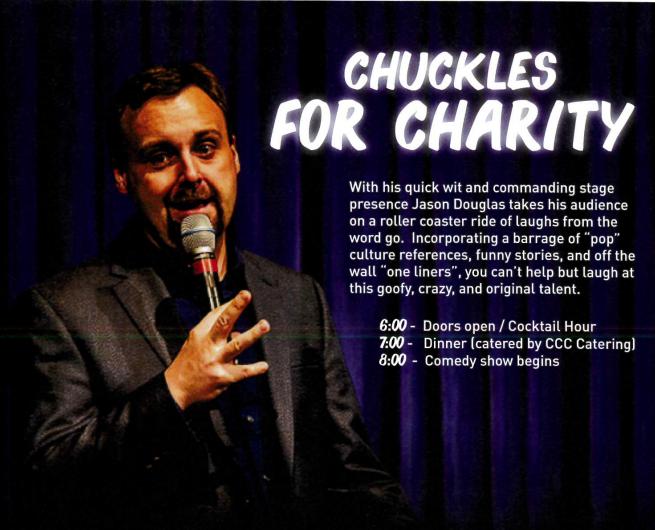
9623631

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FRIDAY, MARCH 29TH AT 6PM

City View Ballroom @ Commonwealth Commerce Center 209 E Washington Ave Jackson, MI 49201 – 5th Floor

All proceeds from this event go to benefit disAbility Connections, a local non-profit which assists and advocates on behalf of individuals and families in our community who deal with the effects of disease, accident, and disability.

CASH BAR - SILENT AUCTION - 50/50 RAFFLE AND MORE



\$40/ticket

PURCHASE TICKETS AT WWW.DISABILITYCONNECT. ORG OR CALL (517) 782-6054

SPONSOR THE SHOW!

GIGGLING GIVER - \$100

(includes 1 ticket and name recognition) CACKLING CONTRIBUTOR - \$250

(includes 4 tickets and name recognition) SIDE-SPLITTING SPONSOR - \$500

(includes 8 tickets, reserved table, name recognition and special thank you)



Everyday ERCES

TUESDAY, MARCH 26, 2019

THE ADRIAN ARMORY

6:00 PM RECEPTION | 6:30 PM DINNER \$50 PER PERSON/TABLE OF EIGHT \$350

EVERYDAY HEROES 2019

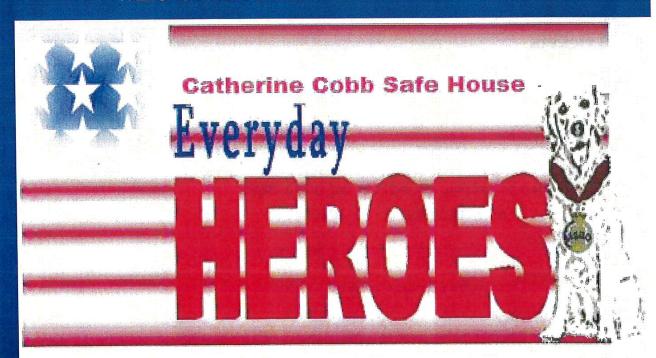
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ADDRESS:				
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TICKETS				
NUMBER OF ATTENDEES	S @\$50			
NUMBER OF TABLES	@ \$350			
PAYMENT METHODS: CHECK PAYABLE TO: CATHERI 220 N. Main St., Adrian, MI 49221		All the state of t	Catherine Colds Sull Trave DOMESTIC VIOLENCE S SEXUAL TRAVE ASSAULT ADVICANT SERVICES	
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SIGNATURE:				

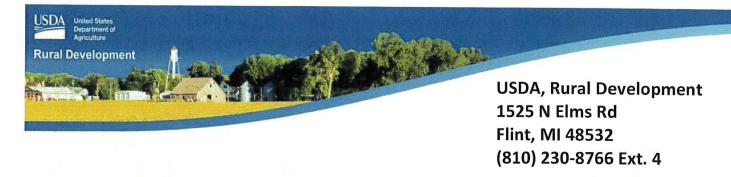
- Candy Taulton
- Heather Pearce
- Laura Schultz Pipis
 - Vicki Peterson
 - Jessica Little
 - Gay Jones
 - Jill Hicks

EVENT COMMITTEE:



JOIN US TUESDAY, MARCH 26, 2019AS WE HONOR THOSE WHO GIVE OF THEMSELVES EVERYDAY





Rural Development's Home Repair Program

This program is to provide funds to assist "very low" income homeowners to remove health & safety hazards or to make necessary repairs to their homes.

PROGRAM HIGHLIGHTS

1% loans, with a term up to 20 years

Payments average \$5.00 a month for every \$1,000.00 borrowed

(a loan of \$6,000.00 would have a monthly payment of about \$30.00)

Grant funds may be available in a limited amount, and <u>only</u> to remove health & safety hazards for homeowners over 62 and is based on repayment ability and income limit.

QUALIFICATIONS

Must own and personally occupy the property

Have a "very-low" household income (limits are listed below)

Have an acceptable credit history

Meet asset limitations (under age 62-less than \$15,000. age 62 or over-less than \$20,000.)

Property must be modest in size & design

Property must be in an "eligible area"

Several counties have some ineligible areas

Property eligibility site: http://eligibility.sc.egov.usda.gov/eligibility/

Income must be at or below the "very-low limit"

Household	Clinton, Eaton &	Genesee &	Jackson	Lenawee	Livingston	Macomb	Monroe	Shiawassee	Washtenaw
Members	Ingham	Hillsdale			Oa	kland & Way	ne		
1-4	36,950	29,350.	31,200.	39,050.	46,550.	35,500.	37,550.	31,400.	45,450.
5-8	48,800	38,750.	41,200.	51,500.	61,450.	46,850.	49,600.	41,450.	61,350.

Flint Housing Staff: - (810) 230-8766 Ext. 4

Fax: (810) 230-2404 www.rd.usda.gov/mi

USDA is an equal opportunity provider, employer, and lender

Information updated 2/2019



Home Ownership Program

Rural Development's home ownership program assists low and very-low income applicants obtain decent, safe, and sanitary housing in eligible rural areas.

QUALIFICATIONS:

- Meet Income limits (see chart below)
- Have an acceptable credit history
- Have adequate repayment ability
- Be without decent, safe & sanitary housing
- Be unable to obtain reasonable financing from other sources
- Agree to occupy the property as primary residence
- Have the legal capacity to incur a loan obligation
- Meet citizenship or eligible noncitizen requirements
- Meet asset qualifications
- Not be suspended or debarred from participation in federal programs

PROPERTY REQUIREMENTS:

- Be modest in size & design (typically less than 2,000 sq. ft. living area)
- Be within the area loan limit (\$255,00 Livingston & Washtenaw, \$244,000 Oakland and \$245,000 Wayne Counties- \$234,000 all other counties)
- Located in eligible area: http://eligibility.sc.egov.usda.gov/eligibility/
- Not have in-ground swimming pools
- Not be designed for income producing activities

PROGRAM HIGHLIGHTS

- LOW fixed rate
- Term is typically 33 years
- Requires no PMI
- Offers 100% financing
- Down Payment is required only if assets exceed \$15,000
- Must have funds for closing cost
- May qualify for Payment Assistance

INCOME	LIMITS							
Household	Clinton, Eaton &	Genesee &	Jackson	Lenawee	Livingston &	Macomb	Monroe	Shiawassee
Members	Ingham	Hillsdale	- 12 william		Washtenaw	Oakland & Wavne		
1-4	59,100	46,950.	49,900.	62,500.	71,900.	56,800.	60,100.	50,250.
5-8	78,000	61,950.	65,850.	82,500.	94,900.	75,000.	79,350.	66,350.

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